

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PAMELA DURHAM

Debtor(s)

Case No. 08-21250

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2008.
- 2) The plan was confirmed on 10/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/30/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2011.
- 5) The case was converted on 12/15/2011.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,220.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,195.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,195.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,440.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$821.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,261.04**

Attorney fees paid and disclosed by debtor: \$1,060.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/ VERIZON WIRELESS	Unsecured	1,017.00	1,017.85	1,017.85	0.00	0.00
AT&T WIRELESS	Unsecured	218.00	218.07	218.07	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,075.00	NA	NA	0.00	0.00
CASTLE ORTHOPAEDICS SPORTS ME	Unsecured	749.00	663.40	663.40	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,307.00	2,307.40	2,307.40	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,145.00	3,185.57	3,185.57	0.00	0.00
EVERHOME MORTGAGE CO	Secured	1,500.00	1,500.00	1,500.00	1,500.00	0.00
EVERHOME MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	1,311.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	NA	267.23	267.23	0.00	0.00
HEIGHTS FINANCE	Secured	11,273.00	11,273.00	11,273.00	5,633.25	1,505.43
HEIGHTS FINANCE	Unsecured	894.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	993.00	1,043.88	1,043.88	0.00	0.00
IC SYSTEM	Unsecured	118.00	67.93	67.93	0.00	0.00
IC SYSTEM	Unsecured	116.00	121.36	121.36	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	300.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH SYS	Unsecured	216.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FOUND	Unsecured	980.00	980.00	980.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	425.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	823.00	1,018.62	1,018.62	0.00	0.00
NORTHWEST COLLECTION	Unsecured	214.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	6,803.00	7,444.90	7,444.90	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	100.00	190.00	190.00	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	562.00	825.50	825.50	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	402.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	442.00	2,109.91	2,109.91	0.00	0.00
STATE DISBURSEMENT UNIT	Priority	NA	11,525.45	11,525.45	3,295.28	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,500.00	\$1,500.00	\$0.00
Debt Secured by Vehicle	\$11,273.00	\$5,633.25	\$1,505.43
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,773.00	\$7,133.25	\$1,505.43
Priority Unsecured Payments:			
Domestic Support Arrearage	\$11,525.45	\$3,295.28	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$11,525.45	\$3,295.28	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,461.62	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,261.04</u>	
Disbursements to Creditors	<u>\$11,933.96</u>	
TOTAL DISBURSEMENTS :		<u>\$15,195.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/23/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.